S/N 10/699,522 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Laura Lee Orcutt Examiner: Pierre E. Elisca

Serial No.: 10/699,552 Group Art Unit: 3621

Filed: October 30, 2003 Docket No.: 15896.0008US01

Customer No.: 75943 Confirmation No.: 3032

Title: Express Check Conversion

AMENDMENT AND RESPONSE

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Responsive to the non-final Office Action dated July 21, 2008 in the patent application identified above, please reconsider the application in view of the appended remarks.

This Amendment and Response includes the following:

Examiner Interview Summary, Amendments to the Claims, and Remarks.